DOCUMENT RESUME

ED 217 317 CG 015 923

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TITLE Conflict, Pre-Retirement Planning, and Mental and Physical Health Status.
PUB DATE Nov 81
NOTE 10p.; Paper presented at the Joint Annual Meeting of the Scientific Gerontological Society (34th) and the Scientific & Educational Canadian Association on Gerontology (10th), (Toronto, Ontario, Canada, November 8-12, 1981).

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Adult Programs; Adults; Counseling Services; Individual Differences; Participant Characteristics; *Physical Health; *Planning; Problem Solving; *Retirement; *Self Esteem; *Stress Variables

ABSTRACT

In both industry and government, the current response to the problems of retirement is the development of programs for pre-retirement counseling and planning. A group of older workers who were offered a comprehensive retirement planning program by their company was examined to determine reasons for both attendance and non-attendance in the program. Subjects (N=109) completed several measures, including: (1) a measure of objective conflict assessing factors that pushed toward retirement (health, age, job changes, influence from others) and factors that pushed toward a continuation of work (high job status, high number of dependents, low income, short tenure); (2) a measure of subjective conflict assessing tangible and intangible consequences of work and retirement; (3) a measure of stress; and (4) two measures of stress manifestation. Findings revealed that pre-retirement program non-attenders manifested low and high self-esteem, while attenders manifested moderate levels of self-esteem. The most powerful predictor of non-attendance was high subjective conflict. Other findings confirmed the role of health factors in retirement decision-making and showed that health problems were bound up with conflict and stress in the pre-retirement period. The results suggest that non-attenders needed to attend the retirement planning program more than those who actually did. (NRB)

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CG 015923

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Conflict, Pre-retirement Planning, and Mental and Physical Health Status*

By

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Retirement is a major event in the life course. In the past it has been assumed that the event was intrinsically stressful and frequently brought about mental and physical problems, even to the point of causing death. These presuppositions about the pathological effects of retirement have now largely been dispelled, though problems relating to retirement remain.[1] Awareness of the complexity and lack of precise knowledge about the social-psychological and physical correlates of the retirement process has clearly emerged.[2] In both industry and government, the current response to problems of retirement is to develop programs of pre-retirement counseling and/or planning.

This paper will deal with one aspect of the decision-making process involved in retirement, namely, the decision, on the part of workers, to attend a pre-retirement planning program. We studied a group of older workers who were offered a comprehensive retirement planning program by the Rohm and Haas Company. Although a majority of the employees aged 55-65 elected to attend the retirement program, a substantial number did not.

In attempting to determine the reasons for both attendance and non-attendance in the program, we concentrated on factors that would tend to push workers toward retirement, and hence attendance in the program;

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* Presented to the annual meetings of The Gerontological Society of America and the Canadian Association on Gerontology, November, 1981, Toronto, Canada.

or pull workers toward remaining in the work force, thus postponing or avoiding attendance in the program. In determining why some employees did not choose to attend, we indirectly dealt with some stress factors that appear to be related to the decision to retire. Although we found no evidence that the retirement decision is or is not generally stressful, we did find that certain types of individuals experienced stress and problems of mental and physical health. The decision to retire is not a trivial one and ultimately involves changes in life styles and expectations. It is potentially stressful, but only under certain circumstances. In studying the correlates of the decision to attend the retirement planning program, we were able to throw light on some of the factors which are associated with retirement conflict and stress.

Our analysis attempted to isolate those push-pull factors in retirement decision making, which impinged on workers who attended the retirement program, as well as those who did not. Specifically, we wanted to know (1) what, if any, objective factors (health, age, job status, number of dependents) were related to program attendance; (2) what, if any, intervening variables, such as subjective conflict and stress resulting from the retirement decision process, were related to program attendance; and (3) what effect, if any, did level of anger/irritability and self-esteem, have on program attendance.

Our ideas resulted largely from two theories.[3] One was the work of Robert Kahn and John French on obejctive role conflict and its psychological consequences. The second was Irving Janis and Leon Mann's theory of conflict in decision making. On the basis of these theories we expected high levels of conflict and stress to reduce information seeking and cognitive anticipation of retirement decision alternatives. This is

the decision-making pattern that Janis and Mann refer to as "defensive avoidance." Low levels of conflict and stress were similarly expected to reduce information seeking about and cognitive anticipation of choice alternatives.

Based on these theories, we developed measures of objective conflict, cognitive conflict, stress and manifestations of stress. Objective conflict in the decision-making process was determined by using the relationships between eight objective factors which, from preliminary analysis of our data, appeared to be involved in the pressures surrounding retirement. We devised our measure using the factors that pushed toward retirement (health problems, age, job changes, and influence from others) and those factors which pushed toward continuing to work (high job status, higher number of dependents, low income, and short job tenure).

Our measure of subjective conflict related over eighty items indicating both tangible and nontangible consequences of work and retirement. Our subjects were asked to respond either negatively or positively to all the items which they had considered. From these items, we derived a measure of conflict. Specifically, we first summed the number of negative work items with the positive retirement items. Then, we divided this number by the sum of the positive work items with the negative retirement items.

The measure of stress was a "goal striving stress" scale developed by Parker and Kleiner.[4] Our measures of stress manifestation were a self-esteem scale (also adapted from Parker and Kleiner) and an anger/irritability index.

RESEARCH PROCEDURE

The research involved interviewing several randomly selected samples of current and former Rohm and Haas employees:

--samples of employees who had attended the retirement planning program and employees who had chosen not to attend the program.

--samples of supervisory and non-supervisory employees who had been retired for periods of 1 and 3 years.

These employees were interviewed in their homes or at Rohm and Haas plants in the Philadelphia area, or by phone if they had moved out of the region. The interview took one to one and a half hours. The data gathered included a wide variety of information such as: psychological anticipation of retirement, self-esteem, retirement decision-making, retirement satisfaction, health status, level of irritability, as well as demographic information. Eighty-four percent of the original samples were interviewd yielding 109 completed interviews. Since the focus of this paper is on the correlates of the decision to attend the retirement planning program, this discussion will be based on the samples of employees who were not yet retired.

On the basis of our theoretical approach, we derived and tested a number of hypotheses. The expected variable interrelations are shown on our handout. Generally, we expected to find a direct relationship between objective and subjective conflict associated with retirement decision-making. Those individuals, who were in an unambiguous situation which pushed them toward retirement, would not experience subjective conflict, and those who were in a similarly unambiguous situation pulling them toward continung to work would not experience subjective conflict either. However, when the objective situation pushed and pulled the

individuals equally in both directions, the individual would experience the highest level of subjective conflict. Those who experienced high subjective conflict would also manifest greater stress than those who showed either type of low subjective conflict. (Technically, we expected all of the relationships in our model to be curvilinear in this way.) Both conflict and stress were also expected to lead to manifestations of stress such as low self-esteem and high anger/irritability. We also expected these indicators of subjective conflict, stress and manifestations of stress, to be associated with health problems. Finally, we expected these same variables to be associated with non-attendance in the retirement program.

FINDINGS

Our analysis yielded the following results:

(1) workers who experienced high objective conflict also experienced high subjective conflict,

(2) those who experienced high subjective conflict tended to manifest high goal striving stress,

(3) both subjective conflict and goal striving stress were related to low levels of self-esteem and to high levels of anger/irritability, and

(4) self-esteem and anger/irritability were, in turn, related to program attendance. (a) Thus as expected, non-attenders manifested low and high self-esteem. Whereas, the attenders manifested moderate levels of self-esteem. (b) Anger/irritability unexpectedly went in the opposite direction, with non-attenders showing moderate levels of anger/irritability, instead of low and high levels.

(5) However, our most powerful predictor of non-attendance in the program was high subjective conflict.

In addition to program attendance we also predicted that high levels of subjective conflict and stress would be associated with poor health. Our results showed that:

(1) both high subjective conflict and goal striving stress were associated with relatively poor health status (defined in terms of one of our health indices).

(2) low self-esteem and high anger/irritability scores were also associated with poorer health status (although the relationship for anger/irritability was linear).

Thus far we have been concerned with showing the relationship of conflict and stress to program participation, and health status. The final question is whether or not program attendance and health status are related. With the health index we have been using here, we found no relationship.

Returning to the issue with which we began, our findings show that the retirement decision process may or may not involve stress. It is apparent that serious conflict and stress in this period are a product of specific configurations of multiple factors. By establishing these configurations we were able to identify those persons for whom retirement decision-making was stressful and those for whom it was not. In the case of the industrial workers we studied, those with the greatest conflict and highest attendant stress, avoided the retirement planning program. Furthermore, we found that the non-attenders had also done the least planning prior to being invited to attend the program. Our results, indicated that it was precisely those who did not attend that needed it the most. That is, many of the non-attenders needed it in order to help them resolve some of the conflict which they experienced in making decisions relating to retirement or continuing to work.

In addition, our findings confirm the role of health factors in retirement decision-making; but, more importantly they show that health problems are bound up with conflict and stress in the pre-retirement period.

Finally, it is apparent that stress, resulting from the retirement decision, is not simply a matter of more or less of a few factors. It results from the interaction of the configuration of variables. This suggests that complex measures and methods, including multiple and curvilinear correlations, are required to analyze retirement decision-making.

Notes

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